WHAT IS CLAIMED IS:

1   1.   A computerized method of searching property records relating to a
2   specific parcel, the method comprising:
3   receiving property record data for a plurality of parcels into a computer
4   system, wherein the property record data relates to source property record documents;
5   storing the property record data in a searchable database;
6   receiving into the computer system an identifier;
7   in the computer system, using the identifier to search the database and select
8   from the property record documents a set of relevant documents relating to the parcel;
9   in the computer system, using the set of relevant documents to produce a data
10 summary; and
11   outputting the data summary from the computer system;
12   wherein the data summary comprises information from which an underwriter
13 can underwrite a title policy, using commonly-accepted title policy underwriting rules,
14 without reference to the source documents, or images thereof, from which the data summary
15 originated.

1   2.   The method of claim 1, wherein the title policy comprises a selection
2   from the group consisting of:
3   American Land Title Association (ALTA) Loan Policy;
4   ALTA Owner's Policy;
5   ALTA Short Form Residential Loan Policy;
6   Homeowner's Policy of Title Insurance for a One-to-Four Family Residence;
7   Standard Exceptions to the ALTA Loan Policy; and
8   endorsements to an ALTA policy.

1   3.   The method of claim 1, wherein the data summary comprises a display
2   screen on a computer monitor.

1   4.   The method of claim 1, wherein the data summary comprises a printed
2   document.

1   5.   The method of claim 4, wherein the printed document comprises a title
2   abstract.

1   6.   The method of claim 5, wherein the title abstract is generated

2   exclusively from the property record data.

1   7.   The method of claim 4, wherein the printed document comprises a

2   policy.

1   8.   The method of claim 1, wherein the data summary comprises a stream

2   of data directed to a second computer system that is different from the first computer system.

1   9.   The method of claim 8, further comprising thereafter using the stream

2   of data to populate a document, wherein the document comprises a selection from the group

3   consisting of: policy, deed, mortgage, commitment, closing-related document, template, and

4   form.

1   10.   The method of claim 1, further comprising:

2   creating at least one index relating to the property record data; and

3   using the at least one index together with the identifier to select relevant

4   documents.

1   11.   The method of claim 1, wherein using the identifier to search the

2   database and select from the property record documents a set of relevant documents relating

3   to the parcel comprises:

4   in the computer system, using the identifier to search the database and select

5   from the property record documents a set of potentially relevant documents relating to the

6   parcel; and

7   in the computer system, applying logic to organize the documents.

1   12.   The method of claim 11, wherein applying logic to organize the

2   documents comprises:

3   relating one or more documents to one or more other documents to identify

4   any unreleased mortgages.

1   13.   The method of claim 11, wherein applying logic to organize the

2   documents comprises:

3   relating one or more documents to one or more other documents to identify

4   any defective transfers.

1   14.   The method of claim 11, wherein applying logic to organize the

2 documents comprises:

3   relating one or more documents to one or more other documents to identify

4 any unreleased liens.

1   15.   The method of claim 11, wherein applying logic to organize the

2 documents comprises:

3   relating one or more documents to one or more other documents to identify a

4 good stop in a chain of title.

1   16.   The method of claim 1, wherein relevant documents include:

2   deeds, mortgages, assignments, liens, mortgage releases, lien releases, and tax

3 assessor's reports.

1   17.   The method of claim 1, wherein the property record data is received

2 into the computer system before the relevant document set is selected.

1   18.   The method of claim 1, wherein the identifier comprises a selection

2 from the group consisting of grantor name, legal description of the parcel, physical address of

3 the parcel, and a specific recorded document.

1   19.   The method of claim 1, wherein receiving property record data for a

2 plurality of parcels into a computer system comprises:

3   receiving a plurality of images representing property records;

4   converting the images to electronic image data;

5   paginating the electronic image data into related groups representing

6 individual documents;

7   identifying the document type;

8   identifying data fields on each document;

9   using a combination of computer-implemented processes and manual

10 processes to convert information in the data fields into electronic information; and

11   organizing the electronic information into data records.

1   20.   The method of claim 1, wherein the data summary comprises a listing

2 of the relevant documents.

1   21.   The method of claim 20, wherein the listing of the relevant documents

2 includes a score for at least one of the documents that indicates the degree of relevance of the

3 document.

1   22.   The method of claim 20, wherein the listing of the relevant documents

2 comprises a hyperlink for at least one of the documents that returns an image of the

3 document.

1   23.   The method of claim 1, wherein the data summary includes a score that

2 provides an indication of the marketability of the parcel.

1   24.   The method of claim 23, wherein the score comprises a grade.

1   25.   A system for generating a data summary relating to a specific parcel,

2 wherein the data summary includes data from which an underwriter can issue a commitment

3 or approve a loan, using commonly-accepted underwriting rules, without reference to source

4 documents from which the data for the data summary originated, the system comprising:

5   a host computer system having a processor;

6   a storage arrangement in communication with the processor; and

7   software that programs the processor to:

8   receive property record data for a plurality of parcels, wherein the

9 property record data relates to source property record documents;

10   store the property record data in a searchable database in the storage

11 arrangement;

12   receive an identifier;

13   use the identifier to search the database and select from the property

14 record documents a set of relevant documents relating to the parcel;

15   use the set of relevant documents to produce the data summary; and

16   output the data summary.

1   26.   The system of claim 25, further comprising a computer monitor for

2 displaying the data summary.

1   27.   The system of claim 25, further comprising means for producing a

2 printed document from the data summary.

1   28.   The system of claim 25, further comprising a communications
2   arrangement for directing the data summary to a second computer system that is different
3   from the first computer system.

1   29.   The system of claim 25, further comprising an input system
2   comprising:
3   means for receiving a plurality of images representing property records;
4   means for converting the images to electronic image data;
5   means for paginating the electronic image data into related groups
6   representing individual documents;
7   means for identifying the document type;
8   means for identifying data fields on each document;
9   means for using a combination of computer-implemented processes and
10   manual processes to convert information in the data fields into electronic information; and
11   means for organizing the electronic information into data records.

1   30.   A computer-readable medium having stored thereon computer
2   executable instruction for implementing a computerized method of searching property
3   records relating to a specific parcel, the method comprising:
4   receiving property record data for a plurality of parcels into a computer
5   system, wherein the property record data relates to source property record documents;
6   storing the property record data in a searchable database;
7   receiving into the computer system an identifier;
8   in the computer system, using the identifier to search the database and select
9   from the property record documents a set of relevant documents relating to the parcel;
10   in the computer system, using the set of relevant documents to produce a data
11   summary; and
12   outputting the data summary from the computer system;
13   wherein the data summary comprises information from which an underwriter
14   can underwrite a title policy, using commonly-accepted title policy underwriting rules,
15   without reference to the source documents, or images thereof, from which the data summary
16   originated.

1   31.   The computer-readable medium of claim 30, wherein the method

2 further comprises:

3   creating at least one index relating to the property record data; and

4   using the at least one index together with the identifier to select relevant

5 documents.

1   32.   The computer-readable medium of claim 30, wherein the data

2 summary includes a score that provides an indication of the marketability of the parcel.

1   33.   The computer-readable medium of claim 32, wherein the score

2 comprises a grade.

1   34.   A method of searching property records, comprising:

2   receiving property record data relating to a plurality of parcels into a computer

3 system, wherein the data relates to source documents;

4   storing the data in a searchable database;

5   receiving into the computer system a request for data summary relating to the

6 specific parcel;

7   using the data to generate the data summary;

8   outputting the data summary; and

9   using the data summary to underwrite a title policy without reference to the

10 source documents;

11   wherein the property record data is received before the data summary is

12 requested.

1   35.   The method of claim 34, wherein the data summary comprises a stream

2 of data directed to a second computer system that is different from the first computer system.

1   36.   The method of claim 35, further comprising thereafter using the stream

2 of data to populate a document, wherein the document comprises a selection from the group

3 consisting of: policy, deed, mortgage, and commitment.

1   37.   The method of claim 34, wherein the data summary comprises a listing

2 of the relevant documents.

1 38. The method of claim 37, wherein the listing of the relevant documents

2 includes a score for at least one of the documents that indicates the degree of relevance of the

3 document.

1 39. The method of claim 37, wherein the listing of the relevant documents

2 comprises a hyperlink for at least one of the documents that returns an image of the

3 document.

1 40. The method of claim 34, wherein the data summary includes a score

2 that provides an indication of the marketability of the parcel.

1 41. The method of claim 40, wherein the score comprises a grade.

1 42. A method of searching property records, comprising:

2 receiving property record data relating to a plurality of parcels into a computer

3 system, wherein the data relates to source documents;

4 storing the data in a searchable database;

5 receiving into the computer system a request for data summary relating to the

6 specific parcel;

7 using the data to generate the data summary;

8 displaying the data summary; and

9 using the data summary to issue a commitment for a title policy without

10 reference to the source documents;

11 wherein the property record data is received before the data summary is

12 requested.

1 43. The method of claim 42, wherein the data summary comprises a stream

2 of data directed to a second computer system that is different from the first computer system.

1 44. The method of claim 43, further comprising thereafter using the stream

2 of data to populate a document, wherein the document comprises a selection from the group

3 consisting of: policy, deed, mortgage, and commitment.

1 45. The method of claim 42, wherein the data summary comprises a listing

2 of the relevant documents.

1   46.   The method of claim 45, wherein the listing of the relevant documents

2 includes a score for at least one of the documents that indicates the degree of relevance of the

3 document.

1   47.   The method of claim 46, wherein the listing of the relevant documents

2 comprises a hyperlink for at least one of the documents that returns an image of the

3 document.

1   48.   The method of claim 42, wherein the data summary includes a score

2 that provides an indication of the marketability of the parcel.

1   49.   The method of claim 48, wherein the score comprises a grade.